

BENEFITS NEWS

An Information Publication for State of California Employees

OPEN ENROLLMENT FOR DENTAL, FLEXELECT, & COBEN

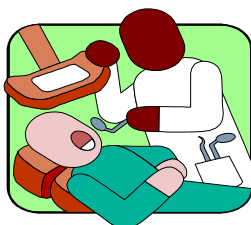
Open Enrollment for the Dental, FlexElect, and Consolidated Benefits (CoBen) Cash Option programs is September 3 through October 18. Eligible employees may enroll, change plans, and add/delete dependents to their dental coverage during this period, as well as enroll or change their FlexElect and CoBen options. Employees taking action during this period must submit enrollment forms by October 18. Actions become effective January 1, 2003.

Prepaid Dental Plans

Health Net Dental, PMI, Safeguard, and GE Wellness Plan Dental (formerly SmileSaver) provide services through member dentists throughout California. Prior to enrolling, review a plan's provider list to choose a dentist in your area.

The State contribution for the prepaid plans continues to be 100 percent of the premium with no monthly cost to employees. For more information or a list of participating dentists, contact the plans at the numbers below:

Health Net Dental..... 1-800-926-7828
 Private Medical Care (PMI)..... 1-800-422-4234
 Safeguard 1-800-880-1800
 GE Wellness Plan Dental..... 1-800-472-6019



Delta Premier

DeltaPremier, the State's indemnity dental plan, features full access to specialty care and guaranteed benefits through member dentists. You can see any dentist of your choice worldwide and still be covered. However, your benefits are maximized when you receive services from Delta dentists.

Delta Preferred Option

DeltaPreferred Option (DPO) offers higher benefit levels and lower copayments for many services when choosing a DPO provider, and has lower monthly out-of-pocket premiums than DeltaPremier. Although you can select any dentist, if you receive services outside of the DPO network, your share of the fees will be substantially higher. Your present dentist may be a DPO member of Delta Dental; however, not all Delta dentists are members of the DPO network. Bridges and dentures are covered at 60% under the DPO compared to 50% under DeltaPremier. Additionally, the DPO includes a third cleaning for high-risk patients and a \$2,500 lifetime benefit for dental implants.

As the result of an increase in the Delta premium for 2003, employees currently enrolled in the DeltaPremier or DPO will see an increase in their out-of-pocket premium effective January 1, 2003. A comparison of the employees' share of monthly premiums for 2003 under the DPO and DeltaPremier is shown below. These rates are subject to collective bargaining.

	DPO	DeltaPremier
Party Code 1	\$3.63	\$10.12
Party Code 2	\$11.31	\$16.07
Party Code 3	\$19.39	\$22.46

For more information about DeltaPremier and DPO, contact Delta at

800-225-3368 or visit
www.deltadentalca.org/state.

Consolidated Benefits (CoBen) Program

All excluded employees and employees in Bargaining Units 2, 7, 8, 16, 17, 18, and 19 are in the Consolidated Benefits (CoBen) Program. Under CoBen, the State provides one “combined” employer contribution amount for an employee’s health, dental, and vision benefits. Based on the health, dental, and vision plans an eligible employee chooses (vision enrollment is automatic), premium costs are deducted from the State’s contribution amount. If the combined cost of an employee’s health, dental, and vision benefits is **less** than this amount, the excess state contribution will be paid to the employee as taxable cash. If the combined cost of an employee’s health, dental, and vision benefits is **more** than the State’s contribution amount, the difference will be deducted from the employee’s monthly pay warrant on a pretax basis. The State’s contribution amount is subject to collective bargaining.

CoBen Cash Option

Eligible employees who have health and/or dental coverage through another source (e.g., spouse, domestic partner, or former employer) may opt to receive cash in lieu of the State’s health and/or dental coverage. Employees covered by CoBen enroll in this Cash Option through CoBen. (All other employees enroll through the FlexElect program).

FlexElect Program

FlexElect is a voluntary program offering Cash Options, a dependent care reimbursement account and a medical reimbursement account. Cash Options increase take-home pay, while reimbursement accounts save employees’ tax dollars.



FlexElect Cash Option

Eligible employees who have health and/or dental coverage through another source (e.g., spouse, domestic partner, or former employer) may opt to receive cash in lieu of the State’s coverage.

Dependent Care Reimbursement Account

Employees may authorize a monthly pretax deduction to be placed in a Dependent Care Reimbursement Account to reimburse them for certain dependent care expenses. Funds placed in this account must be claimed by a specified deadline to avoid being forfeited.

Medical Reimbursement Account

A Medical Reimbursement Account allows employees to pay out-of-pocket costs for such things as office visits, prescriptions, dental work, laser eye surgery, and more, using pre-tax paycheck deductions. The deductions are placed in a special account the employee can use to claim reimbursement for eligible expenses. Funds placed in this account must be claimed by a specified deadline to avoid being forfeited.

Rural Health Care Equity Program

The State of California sponsors the Rural Health Care Equity Program (RHCEP), which provides reimbursement for certain health care expenses. Employees who reside in an area with no HMO option available through CalPERS are eligible to participate in the RHCEP.

RHCEP or FlexElect MRA?

Employees may participate in both the RHCEP and the FlexElect Medical Reimbursement Account. However, under a reimbursement account, **ONLY** costs that are not eligible for reimbursement from any other source may be reimbursed. This means that when you calculate how much money to put in your FlexElect account, don’t include costs that can be reimbursed under the RHCEP.

(Continued from page 2)

Here is a list of the most common expenses that are reimbursable under the medical account, and those costs that are reimbursable under the RHCEP.

ELIGIBLE EXPENSES	
FLEXELECT MEDICAL REIMBURSEMENT ACCOUNT	RURAL HEALTH CARE EQUITY FUND PROGRAM
<p>This is a partial list of expenses that are reimbursable. The FlexElect handbook and IRS publication 502 provide a more complete list.</p> <p>Acupuncture</p> <p>Ambulance service</p> <p>Artificial limbs</p> <p>Co-Pays (for doctor visits, prescriptions, etc.)</p> <p>Deductibles</p> <p>Eye glasses</p> <p>Laser Eye Surgery</p> <p>Chiropractic care</p> <p>Dental fees</p> <p>Diagnostic tests</p>	<p>Deductibles</p> <p>Co-Insurance Costs (i.e., the employee's share of eligible medical expenses not paid by the health plan)</p> <p>Portions of Premiums</p>

For more information about the RHCEP, contact the Department of Personnel Administration Benefits Division at (916) 327-1439. For more information about FlexElect, contact your personnel office.

You may also access additional information about all of your benefits by going to the DPA Web site at www.dpa.ca.gov and selecting "Benefits" from the navigation buttons listed on the left side of your screen.

For More Information Contact

Benefits Division
(916) 322-0300
CALNET 492-0300

ARAG Group
Group Legal Services Plan
1-800-247-4184

Dental Program
(916) 324-0525
CALNET 454-0525

Employee Assistance Program
MBG (Merit Behavioral Care)
1-800-632-7422

FlexElect Program
(916) 327-6429
CALNET 467-6429

Health Promotion Program
(916) 324-9398
CALNET 454-9398

Merit Award Board
(916) 324-0520
CALNET 454-0520

Safety Program
(916) 327-1438
CALNET 467-1438

Savings Plus Program
1-866-566-4777
saveplus@dpa.ca.gov

Vision Service Plan
1-800-622-7444 or
(916) 851-5000

Workers' Comp. Program
(916) 445-9792
CALNET 485-9792

Fax Numbers

Benefits Division
(916) 322-3769
CALNET 492-3769

Savings Plus Program
(916) 327-1885
CALNET 467-1885

TDD (Any unit in DPA)
(916) 327-4266
CALNET 467-4266

Internet Address
www.dpa.ca.gov